

HARPER LEWIS

Credit Officer

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PROFESSIONAL SUMMARY

Results-oriented Credit Officer with 10 years of extensive experience in credit risk evaluation, financial analysis, and portfolio management. Expertise in assessing credit applications, ensuring compliance with regulatory standards, and fostering strong client relationships. Poised to leverage analytical acumen and strategic insights to drive profitability and operational excellence within a dynamic organization.

WORK EXPERIENCE

Credit Officer May / 2018-Ongoing
Maple Leaf Consulting Toronto, ON

- 1. Evaluate and analyze loan applications to determine creditworthiness and compliance with lending policies.
- 2. Communicate loan options and terms effectively to clients, ensuring understanding of financial products.
- 3. Enhance loan application processes by identifying additional requirements for applicants.
- 4. Facilitate loan contract completion, explaining provisions and ensuring necessary signatures and notarizations.
- 5. Maintain confidentiality of customer information to uphold trust and compliance.
- 6. Meet with applicants to gather information for loan applications and address any inquiries about the process.
- 7. Promote bank products and services to clients, aligning offerings with their financial needs.

Credit Officer May / 2015-May / 2018
Lakeside Apparel Co Chicago, IL

- 1. Monitor adherence to credit policies, reporting violations to the credit collections manager for action.
- 2. Submit requests for credit limit increases, providing necessary documentation for review.
- 3. Continuously improve credit and collections processes to enhance efficiency and service quality.
- 4. Assist in the development of sound credit policies in alignment with organizational guidelines.
- 5. Resolve customer complaints effectively, ensuring satisfaction and retention.

EDUCATION

Bachelor of Science in Finance May / 2012-May / 2015
State University Phoenix, AZ

Focused on financial analysis, investment strategies, and risk management principles.

SKILLS



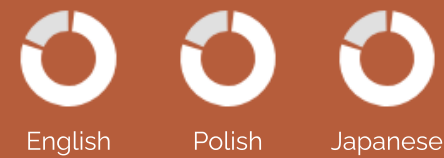
INTERESTS

- Home Brewing
- Wildlife Conservation
- Running
- Public Speaking

STRENGTHS



LANGUAGES



ACHIEVEMENTS

- Achieved a 20% reduction in loan default rates by implementing enhanced credit evaluation processes.
- Streamlined loan application processing time by 30%, improving customer satisfaction scores.